

STELLARONE CORPORATION

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2502049	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$3,015	\$2,923	-3.0%		
Loans	\$2,235	\$2,152	-3.7%		
Construction & development	\$275	\$237	-13.8%		
Closed-end 1-4 family residential	\$584	\$555	-4.9%		
Home equity	\$248	\$267	7.9%		
Credit card	\$0	\$0			
Other consumer	\$36	\$27	-25.8%		
Commercial & Industrial	\$211	\$176	-16.4%		
Commercial real estate	\$764	\$757	-0.9%		
Unused commitments	\$470	\$456	-3.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$173	\$133	-23.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$205	\$248	21.0%		
Cash & balances due	\$110	\$84	-23.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$123	\$158	28.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$125	\$153	22.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,611	\$2,487	-4.8%		
Deposits	\$2,469	\$2,394	-3.0%		
Total other borrowings	\$131	\$86	-34.3%		
FHLB advances	\$130	\$85	-34.6%		
Equity					
Equity capital at quarter end	\$405	\$437	7.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$30	NA		
Performance Ratios					
Tier 1 leverage ratio	9.7%	11.2%	--		
Tier 1 risk based capital ratio	11.5%	13.4%	--		
Total risk based capital ratio	12.8%	14.6%	--		
Return on equity ¹	1.2%	3.1%	--		
Return on assets ¹	0.2%	0.5%	--		
Net interest margin ¹	3.5%	3.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	66.1%	83.0%	--		
Loss provision to net charge-offs (qtr)	80.1%	69.5%	--		
Net charge-offs to average loans and leases ¹	0.8%	1.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	10.8%	6.9%	0.8%	0.8%	--
Closed-end 1-4 family residential	2.3%	2.3%	0.0%	0.4%	--
Home equity	0.5%	1.1%	0.1%	0.0%	--
Credit card	0.0%	0.0%	1.0%	0.0%	--
Other consumer	0.3%	0.1%	0.6%	0.3%	--
Commercial & Industrial	3.8%	2.7%	0.8%	1.7%	--
Commercial real estate	0.9%	0.9%	0.0%	0.1%	--
Total loans	2.7%	2.1%	0.2%	0.4%	--